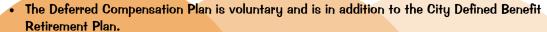
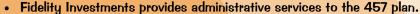
City of Fresno Deferred Compensation Plan IRS 457 PLAN

FACTS





- There are 36 mutual funds available and they cover all asset classes needed to provide a balanced portfolio.
- There are no administrative fees for this plan.
- You have access to your account online 24 hours a day or by phone Monday through Friday, 5:00 am 9:00 pm PST.

This account should not be used to deposit money needed for a family emergency fund. The funds are meant for retirement and access to them should be limited while you are still employed.

HOW DO I SIGN UP?

- Complete the enclosed Participation Agreement and return it to the Retirement Office to sign up for the Deferred Compensation Plan. This agreement will give the City's Payroll Division permission to give Fidelity your payroll information, i.e., social security number, address, etc.
- Please allow for approximately two (2) pay periods for your data to appear on Fidelity's database.
- Call Fidelity at 1-800-343-0860 or use the Fidelity website: netbenefits.com to establish your personal identification number (PIN).
- Use your PIN to enter the amount "per payroll" you wish to defer and to choose the funds in which
 you wish to invest.

HOW DO I GET MORE HELP?



Fidelity Retirement Services Specialists are available Monday through Friday, 5:00 a.m. to 9:00 pm PST to help answer any questions about your account or retirement investing in general.

If you have questions regarding the application process, call the Retirement Office at (559) 621-7080. All other questions, should be made directly to Fidelity Investments.

Information was provided by City of Fresno.
Fidelity Investments is not responsible for its content.

